

Coalition for the Homeless 2017 Annual Forum

A Slightly Different Look at Affordability

Presented by:

**Milton Bailey, Director
Frederick County
Department of Housing and Community Development
(DHCD)**

At:

**Hood College
Rosenstock Hall
400 Ferndale Drive, Frederick, MD 21701
November 14, 2017
7:00PM to 9:00PM**

Opening

I am deeply honored to have been invited to your annual forum. Can we take another moment to thank our host, President Chapdelaine and her staff for their hospitality?

It has also been a great honor to work with the many talented people and organizations gathered here this evening:

Ed Hinde (Student Homelessness Initiative Partnership);
Betsy Day (The Community Foundation of Frederick County);
Ken Allread (Advocates for Homeless Families);
Mike Spurrier (Frederick Community Action Agency);
Bruce Zavos and members of the Affordable Housing Council;
Ken Oldham and Malcolm Furgol (Frederick County United Way);
Hugh Gordon (Interfaith Housing Alliance);
Monica Grant (my boss);
Our fearless leader Jan Gardner—

And the hundreds of people like them who have dedicated their lives to public service, education and ending homelessness.

Although I am relatively new to Frederick County, I have worked in housing and community development for many years.

During that time, I've come across many challenges related to the preservation and production of housing. I have found the challenges and barriers the Community faces today are no more daunting than they were 35-years ago.

This is because dedicated professionals find ways to overcome obstacles. I have no doubt, given the leadership gathered here, we will indeed find ways to overcome the Community's present-day challenges.

At this point, I would like to share some background information.

Context

According to the 2016 Frederick County Affordable Housing Study, commissioned by County Executive Jan Gardner, the Community is experiencing an affordable housing gap of 11,000 units for persons earning less than \$50,000 per year.

While units in the pipeline and market factors may decrease this number to 5,720, the need for more diverse forms of housing remains urgent and ongoing.

Vulnerable residents bear the brunt of the impact from this gap. It places them at-risk of becoming homeless, and because they are forced to spend a large percentage of income on housing, health care, food, child care and other basic needs, it makes it difficult, if not impossible, to move beyond exposure into stable, supportive and secure environments.

Meeting the need for more alternative forms of housing now and in the future, will take creative policies, community support and increased funding.

There has always been the struggle to make housing more affordable; accumulate and invest funds toward developing enough housing; serving the homeless; and converting NIMBYism into YIMBYism (or moving from “Not in My Back Yard” to “Yes in My Back Yard”).

<http://grist.org/article/san-francisco-environmentalists-housing-development-fight/>

Overall, the housing industry has made tremendous strides in reducing the cost of housing by leveraging private capital with Low Income Housing Tax Credits (LIHTCs), Mortgage Revenue Bonds (MRBs), Community Development Block Grants (CDBG), HOME funds, housing vouchers, Deferred Loan Program funds (DLP),

Payments In Lieu of Taxes (PILOTs), tax abatements and other federal, state, local and philanthropic incentives.

Generally, local and area development partners have done a good job of building residential communities while keeping housing costs below 30% of monthly income.

Notwithstanding these efforts, an irritatingly persistent challenge remains beyond that of housing affordability. By shifting the thought paradigm whereby housing costs are considered in tandem with basic living costs, the central challenge becomes how we make **LIFE** more manageable, more supportive and more affordable.

While we may not be able to instantly solve this problem, it is important that we not view housing cost in isolation of the cost of living. Indeed, both issues must be addressed simultaneously if the Community wishes to make the County an even more desirable place to live.

I would now like to share a true story about how the little things we take for granted can add up to big things that can overwhelm us.

It is a story about a single mom working as a waitress; a nurse working in a hospital; a teacher educating children; a police officer keeping our streets safe; and a comfortable family of 4.

As you listen to this story, ask yourself if any of these people seem familiar to you— if you recognize them as either friends, family members or even yourself.

Challenges

Rental Cost Burdens

Resident-assisted rent structures, like those using tax credits, are designed primarily to provide housing for families earning up to 60% of Area Median Income (AMI). AMI for our Community is \$110,300. Sixty percent of AMI for a family of four is \$66,180 and \$43,380 for a single adult.

However, with housing vouchers, the County is able to drive down rents, so apartments are affordable to extremely low-income families and individuals— provided monthly rents do not exceed 30% of an assisted resident's monthly income.

The following chart calculates the monthly rent of a US Department of Housing and Urban Development (HUD) defined extremely low-income single adult earning \$23,200 a year, and paying \$574 a month for a one-bedroom apartment. It does the same for a family of four earning \$33,100 and paying \$819 a month for a two-bedroom apartment.

As we can see, in both instances monthly housing costs (rents) are under 30%.

Chart 1: Extremely Low-Income Rental Obligations						
						Housing Cost Burden
1 Adult	Mo. Rent	\$ 574.00	Ann. Income	\$ 23,200.00	< enter 1	29.69%
	Ann. Rent	\$ 6,888.00	Mo. Income	\$ 1,933.33		
Family of 4	Mo. Rent	\$ 819.00	Ann. Income	\$ 33,100.00	< enter 2	29.69%
	Ann. Rent	\$ 9,828.00	Mo. Income	\$ 2,758.33		

However, there are other costs to living when added to monthly housing costs subject many of our neighbors to extreme budgetary pressures. For example, when United Way's ALICE data (***Asset Limited, Income Constrained, Employed***) for Frederick County is factored into an extremely low-income consumer's overall cost burden, a beginning rent of \$574 for a one-bedroom apartment, and \$819 for a two-bedroom apartment, is cost-prohibitive to a single adult earning \$23,200 a year and to family of four earning \$33,100 a year. United Way's data is buttressed by the Economic Policy Institute (EPI) Family Budget Calculator.

According to the ALICE survival budget, which includes just the rudimentary items a person or family needs to subsist; a single adult would be launched on a trajectory to spend \$1,112 more than annual income can bear, and a family \$34,832 more than is supportable.

Chart 2: Extremely Low-Income Rental Obligations with ALICE Survival Budget Overlay							
Extremely Low-Income Single Adult				Extremely Low-Income 2 Adults, 1 Infant, 1 Toddler			
ALICE Data	\$1,933.33 Monthly	\$23,200.00 Annually	Monthly Cost Burden	ALICE Data	\$2,758.33 Monthly	\$33,100.00 Annually	Monthly Cost Burden
Housing	\$ 574	\$ 6,888	29.69%	Housing	\$ 819	\$ 9,828	29.69%
Child Care	\$ -	\$ -	0.00%	Child Care	\$ 1,456	\$ 17,472	52.79%
Food	\$ 202	\$ 2,424	10.45%	Food	\$ 612	\$ 7,344	22.19%
Transportation	\$ 445	\$ 5,340	23.02%	Transportation	\$ 889	\$ 10,668	32.23%
Health Care	\$ 152	\$ 1,824	7.86%	Health Care	\$ 607	\$ 7,284	22.01%
Miscellaneous	\$ 239	\$ 2,868	12.36%	Miscellaneous	\$ 574	\$ 6,888	20.81%
Taxes	\$ 414	\$ 4,968	21.41%	Taxes	\$ 704	\$ 8,448	25.52%
Savings	\$ -	\$ -	0.00%	Savings	\$ -	\$ -	0.00%
Total	\$ 2,026	\$ 24,312	104.79%	Total	\$ 5,661	\$ 67,932	205.23%
Annual Cost of Living Margin >			\$ (1,112)	Annual Cost of Living Margin >			\$ (34,832)
Monthly Cost of Living Margin >			\$ (93)	Monthly Cost of Living Margin >			\$ (2,903)

According to EPI's family budget calculator, miscellaneous necessities include: apparel, entertainment, personal care expenses, household supplies (including furnishings and equipment, household operations, housekeeping supplies, and telephone services), reading materials, school supplies, and other miscellaneous items of necessity as reported by the Bureau of Labor Statistics Consumer Expenditure Survey.

Among other necessities, neither life insurance, nor cell phones— indispensable life management tools are included in this **cost-stack**. Critically, important, neither budget leaves room for student loan repayments, savings, wealth accumulation or escape from an unexpected medical or financial crisis.

The following chart presents the financial reality of a single adult with one child earning the HUD defined extremely low-income salary of \$23,200 per year, and renting a one-bedroom apartment for \$574 a month. ALICE budget data includes only survival items. This parent would spend 204% or \$24,116 more than their annual income.

This single-parent would need to earn the \$23,200 plus the \$24,116 she would overspend just to be on a survival budget. Ironically, a survival income of \$47,316 would place her beyond qualifying for rental assistance.

Chart 3: Extremely Low-Income Single Adult with 1 Child Rental Obligation with ALICE Survival Budget Overlay					
1 Adult, 1 Child	Mo. Rent	\$ 574.00	Ann. Income	\$ 23,200.00	< enter 1
	Ann. Rent	\$ 6,888.00	Mo. Income	\$ 1,933.33	
	\$1,933.33	\$23,200.00	Monthly	ALICE Survival	
	Monthly	Annually	Cost Burden	Budget	
	\$ 574	\$ 6,888	29.69%	Housing	
	\$ 779	\$ 9,348	40.29%	Child Care	
	\$ 318	\$ 3,816	16.45%	Food	
	\$ 600	\$ 7,200	31.03%	Transportation	
	\$ 410	\$ 4,920	21.21%	Health Care	
	\$ 419	\$ 5,028	21.67%	Miscellaneous	
	\$ 843	\$ 10,116	43.60%	Taxes	
	\$ -	\$ -	0.00%	Savings	
Total	\$ 3,943	\$ 47,968	203.94%		
Annual Cost of Living Margin >			\$ (24,116)		
Monthly Cost of Living Margin >			\$ (2,010)		

United Way estimates that families headed by single women with children account for 52% of households with children subsisting on ALICE survival budgets. These families are more likely to be in poverty, and account for 31% of all of the State's households with children in poverty.

According to the American Community Survey, 25.3% of Frederick County's single female headed households with children under 18, are below the poverty level.

Living arrangements for this population are difficult to assess, however it is plausible many single-parent families live independently, while many more reside in households comprised of one or more other families or individuals.

The following chart presents data involving a HUD defined single Median-Income adult earning \$43,380 per year, and a Median-Income four-person family earning \$66,180 a year.

Chart 4: Median-Income Rental Obligation with ALICE Survival Budget Overlay							
						Housing Cost Burden	
1 Adult	Mo. Rent	\$ 1,075.00	Ann. Income	\$ 43,380.00	< enter 1	29.74%	
	Ann. Rent	\$ 12,900.00	Mo. Income	\$ 3,615.00			
Family of 4	Mo. Rent	\$ 1,250.00	Ann. Income	\$ 66,180.00	< enter 2	22.67%	
	Ann. Rent	\$ 15,000.00	Mo. Income	\$ 5,515.00			
Median-Income Single Adult				Median-Income 2 Adults, 1 Infant, 1 Toddler			
ALICE Survival Budget	\$3,615.00	\$43,380.00	Monthly Cost Burden	ALICE Survival Budget	\$5,515.00	\$66,180.00	Monthly Cost Burden
	Monthly	Annually			Monthly	Annually	
Housing	\$ 1,075	\$ 12,900	29.74%	Housing	\$ 1,250	\$ 15,000	22.67%
Child Care	\$ -	\$ -	0.00%	Child Care	\$ 1,456	\$ 17,472	26.40%
Food	\$ 202	\$ 2,424	5.59%	Food	\$ 612	\$ 7,344	11.10%
Transportation	\$ 445	\$ 5,340	12.31%	Transportation	\$ 889	\$ 10,668	16.12%
Health Care	\$ 152	\$ 1,824	4.20%	Health Care	\$ 607	\$ 7,284	11.01%
Miscellaneous	\$ 239	\$ 2,868	6.61%	Miscellaneous	\$ 574	\$ 6,888	10.41%
Taxes	\$ 414	\$ 4,968	11.45%	Taxes	\$ 704	\$ 8,448	12.77%
Savings	\$ -	\$ -	0.00%	Savings	\$ -	\$ -	0.00%
Total	\$ 2,527	\$ 30,324	69.90%	Total	\$ 6,092	\$ 73,104	110.46%
Annual Cost of Living Margin >			\$ 13,056	Annual Cost of Living Margin >			\$ (6,924)
Monthly Cost of Living Margin >			\$ 1,088	Monthly Cost of Living Margin >			\$ (577)

As in the previous example, both residents are paying income-adjusted rents. Again, monthly housing costs are under 30%.

In this example, the family of four is on course to spend \$6,962 more than their annual income can support, whereas the single adult could save \$13,056 a year. Both cost-stacks exclude luxury items.

The implications of this data are alarming because it points to a greater economic imbalance than the offset resident-assisted housing provides. Indeed, the basic ALICE budget survival floor in Frederick County for a single individual is \$31,536 a year and up to \$75,732 for a family of four.

It is important to note, this family's higher income would disqualify them from rental assistance. Consequently, they would need to rent a market-rate apartment, the cost-stack for which is illustrated in the following chart.

Chart 5: ALICE Survival Budget Floor – Monthly Obligations							
						Housing Cost Burden	
1 Adult	Mo. Rent	\$ 785.00	Ann. Income	\$ 31,536.00	< enter 1	29.87%	
	Ann. Rent	\$ 9,420.00	Mo. Income	\$ 2,628.00			
Family of 4	Mo. Rent	\$ 1,469.00	Ann. Income	\$ 75,732.00	< enter 2	23.28%	
	Ann. Rent	\$ 17,628.00	Mo. Income	\$ 6,311.00			
ALICE Budget Floor - Single Adult				ALICE Budget Floor - 2 Adults, 1 Infant, 1 Toddler			
ALICE Survival Budget Floor	\$2,628.00	\$31,536.00	Monthly Cost Burden	ALICE Survival Budget Floor	\$6,311.00	\$75,732.00	Monthly Cost Burden
	Monthly	Annually			Monthly	Annually	
Housing	\$ 785	\$ 9,420	29.87%	Housing	\$ 1,469	\$ 17,628	23.28%
Child Care	\$ -	\$ -	0.00%	Child Care	\$ 1,456	\$ 17,472	23.07%
Food	\$ 202	\$ 424	7.69%	Food	\$ 612	\$ 7,344	9.70%
Transportation	\$ 445	\$ 5,340	16.93%	Transportation	\$ 889	\$ 10,668	14.09%
Health Care	\$ 152	\$ 1,824	5.78%	Health Care	\$ 607	\$ 7,284	9.62%
Miscellaneous	\$ 239	\$ 2,868	9.09%	Miscellaneous	\$ 574	\$ 6,888	9.10%
Taxes	\$ 414	\$ 4,968	15.75%	Taxes	\$ 704	\$ 8,448	11.16%
Savings	\$ -	\$ 0.00%	0.00%	Savings	\$ -	\$ -	0.00%
Total	\$ 2,237	\$ 26,844	85.12%	Total	\$ 6,311	\$ 75,732	100.00%
Annual Cost of Living Margin > \$ 4,692				Annual Cost of Living Margin > \$ 0			
Monthly Cost of Living Margin > \$ 391				Monthly Cost of Living Margin > \$ 0			

If a higher earning survival budget family rented a two-bedroom apartment for \$1,469 a month, their monthly housing cost burden would only be 23%. But, their no-frills breakeven cost-stack would amount to \$6,311 monthly and leave nothing to cover savings or a crisis.

This data also tells us that more than keeping monthly rents under 30%— wraparound support mechanisms are needed to help families and individuals gain sustained access to low-cost consumer goods and services.

Higher earning survival budget households are vulnerable because incomes are too high to qualify for assistance and too low to make ends meet without assistance.

Without access to additional cost-of-living savings, or links to certain consumer subsidies, very low-income persons, median-income persons and even families earning \$75,000 could be overcome by economic stagnation, succumb to financial instability and spiral into poverty.

Ownership Cost Burdens

The following chart applies ALICE survival budget data to a Median-Income family of four earning \$66,180 annually, and an ALICE family of four earning \$75,732. In

2016, the median purchase price of a three-bedroom home in Frederick County was \$268,000.

Whereas the County's homeownership programs provide down-payment and closing cost assistance to first-time home buyers; and area mortgage lenders extend 30-year low-cost FHA loans (Federal Housing Administration): **(a)** neither family is able to afford a median sales price home; **(b)** homes within each buyer's price-range are difficult to find; and **(c)** the cost-stack of either home would leave insufficient margin to cover savings or emergencies.

Chart 6: Ownership Housing - ALICE Survival Budget – Median-Income and High-Income ALICE Families
Housing Cost Burden

Family of 4	Mo. Mort.	\$ 671.75	Ann. Income	\$ 66,180.00	< enter 1	12.18%
Home Price: \$73,550	Ann. Mort.	\$ 8,061.00	Mo. Income	\$ 5,515.00		

Family of 4	Mo. Mort	\$ 1,467.04	Ann. Income	\$ 75,732.00	< enter 2	23.25%
Home Price: \$185,500	Ann. Mort.	\$ 17,604.48	Mo. Income	\$ 6,311.00		

2 Adults, 1 Infant, 1 Toddler				2 Adults, 1 Infant, 1 Toddler			
ALICE Survival Data	\$5,515.00	\$66,180.00	Consumer Cost Burden	ALICE Survival Data	\$6,311.00	\$75,732.00	Consumer Cost Burden
	Monthly	Annually			Monthly	Annually	
Housing	\$ 672	\$ 8,061	12.18%	Housing	\$ 1,467	\$ 17,604	23.25%
Child Care	\$ 1,456	\$ 17,472	26.40%	Child Care	\$ 1,456	\$ 17,472	23.07%
Food	\$ 612	\$ 7,344	11.10%	Food	\$ 612	\$ 7,344	9.70%
Transportation	\$ 889	\$ 10,668	16.12%	Transportation	\$ 889	\$ 10,668	14.09%
Health Care	\$ 607	\$ 7,284	11.01%	Health Care	\$ 607	\$ 7,284	9.62%
Miscellaneous	\$ 574	\$ 6,888	10.41%	Miscellaneous	\$ 574	\$ 6,888	9.10%
Taxes	\$ 704	\$ 8,448	12.77%	Taxes	\$ 704	\$ 8,448	11.16%
Savings	\$ -	\$ -	0.00%	Savings	\$ -	\$ -	0.00%
Total	\$ 5,514	\$ 66,165	99.98%	Total	\$ 6,309	\$ 75,708	99.97%
Annual Cost of Living Margin >				Annual Cost of Living Margin >			
\$ 15				\$ 24			
Monthly Cost of Living Margin >				Monthly Cost of Living Margin >			
\$ 1				\$ 2			

The foregoing data strongly suggests there is an economic imbalance to the cost of living that discourages wealth accumulation and encourages poverty. It does not appear the ALICE family or individual can earn or save enough to get ahead of housing costs, basic needs and inflation to avail themselves of the very educational opportunities that would pave the way to wealth building.

Indeed, the repayment cost of that education in the absence of equitable wages and support structures would tend to further economic stagnation.

I would like to thank Malcolm Furgol with United Way and Mary Gable with the National Alliance to End Homelessness, for their informative research.

A copy of the ALICE report and the Economic Policy Institute Family Budget Calculator can be down-loaded at:

<http://www.unitedwayalice.org/reports.php>
<http://www.epi.org/resources/budget/>

As Ken Oldham discussed during last month's United Way Leadership breakfast, the Frederick County ALICE population increased 29% between 2007 and 2014. Although we are awaiting 2016 data, we know the number of ALICE households will be further impacted by

any negative downturn in the economy and by any support-limiting Congressional legislation.

We have a stake in addressing cost burdens, especially when considering the social consequences triggered by stifling poverty. From a balance sheet perspective, if people who are destined to spend more than they earn do not receive help, then unit turnovers will occur more frequently, with such turnovers leading to increased operating costs and thereby escalating rents.

Housing Demand Forecast

With budget uncertainties mounting within HUD, getting ahead of the foregoing issues will be critically important as we approach 2020, when, according to the State, approximately 20,000 affordable rental unit contracts will expire.

According to the 2017 tax credit Database, Frederick County has approximately 109 such rental units where contracts could expire if not renewed by 2020, and an additional 701 units could be lost by 2037.

In addition, and according to 2017 projections by the Frederick County Planning and Permitting Division, the

County's population will grow by 79,727 persons by 2040.

While a deeper dive into the numbers is necessary to quantify the need between single- and multifamily units, homeless, senior and workforce units, and the location of such units within the Community:

- It appears at least 26,576 housing units will need to be produce or preserve by 2040 to accommodate anticipated population growth (assuming an occupancy rate of three-people per unit);
- According to 2015 US Census Bureau income demographics, 44.7% of such units, or 11,888 would need to be affordable to families and individuals earning less than \$75,000 annually;
- 810 expiring contract units would need to be retained by 2020 and 2037; and
- Based on the 2016 Housing Study, produce 5,720 affordable units to close the Community's immediate housing gap.

A synthesis of this data reveals that 18,418 affordable housing units would need to be preserved or produced

by 2040, or 800 units annually to accommodate households earning less than \$75,000.

Depending on the staging strategy, if we produce 800 units per year, it would conceivably take: **(a)** one year to preserve the 810 expiring units; **(b)** seven years to satisfy the immediate need for 5,720 units; and **(c)** 15 years to produce the remaining 11,888 units.

As if to add to the Community's challenge—for this and subsequent cycles—the State is slated to award eight bonus points to Baltimore area tax credit developments under its Qualified Allocation Plan (QAP). Essentially, the State's objective is to resolve a settlement agreement with HUD to produce 1,500 new units of affordable housing within the greater Baltimore area.

It is expected that it will take seven years to produce the 1,500 units. And while local developers can ***apply*** for funding under the QAP, scoring high enough to ***win*** funding over Baltimore area developments may become a challenge.

The potential loss in units, growth in population, stiffer funding competition, providing support for persons subsisting on survival budgets; and overcoming related socioeconomic challenges, will place a tremendous

strain on homeless housing providers, a greater strain on Frederick County's entire housing continuum— and its fiscal resources.

In moving forward, the Community will need to balance its land use objectives between its agrarian roots and becoming an urban center, so both can coexist heterogeneously.

The Community must also balance its need for schools with its need for housing while accommodating population growth.

Overcoming the Community's Challenges

After the Affordable Housing Study was concluded last year, the Affordable Housing Council (AHC) was tasked to examine these challenges and to develop recommendations to overcome them. Work along those lines has already begun with the AHC appointing committees and assigning members to formulate solutions.

To confirm its research, the AHC, with Bruce Zavos taking the lead, worked with Betsy Day to sponsor an October 26th roundtable that convened a broad cross section of concerned County residents to discuss—

(a) the Community's current and future demand for affordable housing; **(b)** examine current programs that address affordable housing; **(c)** identify barriers to providing affordable housing; **(d)** look at ways of incentivizing the development of more diverse forms of affordable housing; **(e)** explore synergies for collaboration; and **(f)** identify next step solutions.

Some of the best practices the Council has begun to address include creative ways of **(a)** reducing renter and owner cost burdens; **(b)** introducing citizen support structures within housing environments; **(c)** funding current and future housing demand; **(d)** reducing development costs; and **(f)** enhancing Frederick County's development tool kit. The County is looking forward to receiving the AHC's findings and recommendations.

Closing

John Dimitriou— my colleague from the County planning division will be speaking next, and will help to paint a picture of the future challenges and opportunities that his team see on the horizon as it relates to County housing and population growth.

His insights will give us a clearer idea of where our Community is headed and what can be done to ensure

we build a livable and diverse community for all residents— regardless of income.

We have covered a lot of ground this evening. Hopefully many vague ideas have come into sharper focus.

- If we want to end homelessness, and the working and retired poor's descent into inescapable poverty— we must unflinchingly face the challenges presented, and those to surface.
- If we want to accommodate existing and new residents— we must be willing to sacrifice and compromise.
- If we want to accomplish anything— we must work together— yet act decisively.

As I mentioned at the beginning of my presentation, the County is actively engaged in finding the ways and means by which we make the Community even more desirable.

My takeaway request— is for you to remember that preserving and developing Frederick County's rich cultural diversity is more than simply erecting sticks and bricks.

It is about fully empowering the human mortar that binds those sticks and bricks into wholesome communities.

It is about building within disadvantaged communities those same educational, social, healthcare, economic, employment and housing opportunities that exist within thriving communities.

It is about each of us actively supporting the steps of every child, teen, adult and elder along life's pathways.

It is about the many working as one toward a common goal.

Before I close, I would like to share this quote from a 2013 Princeton University research paper. The study provides a poignant example of the caustic effects of cost burdens on the human psyche:

Reprint from Princeton University Research:

"A person's cognitive function is diminished by the constant and all-consuming effort of coping with the immediate effects of having little money, such as scrounging to pay bills and cut costs. Thusly, a person is left with fewer "mental resources" to focus on complicated, indirectly related matters such as education, job training and even managing their time."

<https://www.princeton.edu/news/2013/08/29/poor-concentration-poverty-reduces-brainpower-needed-navigating-other-areas-life>

Thank you for your time, patience, advocacy, partnership and work.